

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael M Lucaciu
 Debtor

Case No. 19-11891-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
 Form ID: 318

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db +Michael M Lucaciu, 1332 Glenview Street, Philadelphia, PA 19111-4506
 14301915 +AMEX Department Stores, PO Box 8218, Mason, OH 45040-8218
 14329984 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14312636 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14301922 +Citizens Bank, PO Box 42010, Providence, RI 02940-2010
 14301921 +Citizens Bank, PO Box 9665, Providence, RI 02940-9665
 14300020 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922
 14301926 +FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
 14301928 +HSBC Bank, PO Box 4657, Carol Stream, IL 60197-4657
 14298367 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop code 3105,
 Omaha, NE 68197)
 14301931 +RBS Citizens NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
 14327893 +TD Auto Finance LLC, c/o Schiller, Knapp,, Lefkowitz & Hertz, LLP, 950 New Loudon Road,
 Latham, NY 12110-2100
 14317603 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
 St. Louis MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Feb 07 2020 08:03:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: megan.harper@phila.gov Feb 07 2020 03:18:25 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Feb 07 2020 03:17:52
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 07 2020 03:18:19 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14301916 EDI: BANKAMER.COM Feb 07 2020 08:04:00 Bank of America, N.A., PO Box 982238,
 El Paso, TX 79998
 14301917 +EDI: TSYS2.COM Feb 07 2020 08:03:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 14337333 E-mail/Text: jennifer.chacon@spservicing.com Feb 07 2020 03:18:48 CSMC 2018-SP2 Trust,
 c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 14301918 +EDI: CHASE.COM Feb 07 2020 08:04:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14337235 +EDI: CITICORP.COM Feb 07 2020 08:04:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 14301919 +EDI: CITICORP.COM Feb 07 2020 08:04:00 Citicards, PO Box 6241,
 Sioux Falls, SD 57117-6241
 14301920 +EDI: CITICORP.COM Feb 07 2020 08:04:00 Citicards CBNA, PO Box 6241,
 Sioux Falls, SD 57117-6241
 14301923 +EDI: WFNNB.COM Feb 07 2020 08:04:00 Comenity Bank/VCTRSSEC, PO Box 182789,
 Columbus, OH 43218-2789
 14301924 EDI: DISCOVER.COM Feb 07 2020 08:04:00 Discover Fincl SVC LLC, PO Box 15316,
 Wilmington, DE 19850
 14302287 EDI: DISCOVER.COM Feb 07 2020 08:04:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14306631 EDI: FORD.COM Feb 07 2020 08:03:00 FORD MOTOR CREDIT COMPANY LLC, PO BOX 62180,
 COLORADO SPRINGS, CO 80962-4400
 14301927 +EDI: FORD.COM Feb 07 2020 08:03:00 Ford Motor Credit, PO Box 542000,
 Omaha, NE 68154-8000
 14301929 +E-mail/Text: BKRMailOPS@weltman.com Feb 07 2020 03:17:36 Kay Jewelers, 375 Ghent Road,
 Akron, OH 44333-4600
 14334090 E-mail/PDF: resurgentbknofications@resurgent.com Feb 07 2020 03:13:38 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14337348 EDI: PRA.COM Feb 07 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 14301930 +EDI: RMSC.COM Feb 07 2020 08:04:00 Paypal Credit, PO Box 71202,
 Charlotte, NC 28272-1202
 14301932 +EDI: SEARS.COM Feb 07 2020 08:04:00 SEARS/CBNA, PO BOX 6282, Sioux Falls, SD 57117-6282
 14301934 +EDI: RMSC.COM Feb 07 2020 08:04:00 SYNCB/Paypalextra, PO Box 965005,
 Orlando, FL 32896-5005
 14301933 +E-mail/Text: jennifer.chacon@spservicing.com Feb 07 2020 03:18:48
 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
 14296606 +EDI: RMSC.COM Feb 07 2020 08:04:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14297116 +EDI: RMSC.COM Feb 07 2020 08:04:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14301935 +EDI: CHRYSLER.COM Feb 07 2020 08:03:00 TD Auto Finance, PO Box 9223,
 Farmington, MI 48333-9223
 14301936 +EDI: CITICORP.COM Feb 07 2020 08:04:00 The Home Depot/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497

District/off: 0313-2

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Total Noticed: 41

Date Rcvd: Feb 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14301925 EDI: USBANKARS.COM Feb 07 2020 08:03:00 Elan Financial, PO Box 108,
Saint Louis, MO 63166

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14346178* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,
Colorado Springs, CO 80921)
14347617* +TD Auto Finance LLC, c/o Schiller, Knapp,, Lefkowitz & Hertz, LLP, 950 New Loudon Road,
Latham, NY 12110-2100

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
MARTIN A. MOONEY on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com,
acarmany@schillerknapp.com;bfisher@schillerknapp.com
REBECCA ANN SOLARZ on behalf of Creditor CSMC 2018-SP2 Trust bkgroup@kmlawgroup.com
ROBERT LEITE-YOUNG on behalf of Debtor Michael M Lucaciu rleite@roachleite.com,
lanette@roachleite.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Michael M Lucaciu</u>	Social Security number or ITIN	xxx-xx-0968
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11891-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael M Lucaciu

2/6/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.